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(54) Title: METHOD AND APPARATUS FOR INDEX PREDICTION GAME OF FINANCIAL GOODS IN ON-LINE

(57) Abstract: An online index prediction game method and apparatus of financial assets are provided. The method, in which the indices of financial assets in real transactions are predicted through a computer network, has the steps for displaying a game screen for predicting the indices of the financial assets in real transactions; registering a combination of prediction information, by inputting index prediction information for each of a plurality of financial asset groups on the game screen; betting cyber money on the input combination of prediction information before real transactions begin; making real information on indices of the financial assets at the time when the real transactions ends; determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the indices referring to the produced real information; and paying prize money according to the correct prediction ranking order. Therefore, in the method and apparatus, because the user plays the game by inputting a combination of index prediction information of each of the plurality of financial assets in real transaction, the amusement of the game is doubled. Also, while the user joyfully plays the game, the user understands the principles of investment in financial assets and accurate predictions about financial asset market are enabled by using accumulated prediction information. In addition, the user can make profits by changing prize cyber money to cash.

METHOD AND APPARATUS FOR INDEX PREDICTION GAME OF FINANCIAL GOODS IN ON-LINE

Technical Field

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The present invention relates to a method and apparatus for an online prediction game of financial assets, and more particularly, to a method and apparatus for an online prediction game of financial goods, in which a user plays a betting game by predicting a variety of indices, for example, earning rates of international financial assets, including foreign exchange, stocks, futures, and financial options, so that the user understands the principles of investment in financial assets and accurate predictions about financial asset markets are enabled by using accumulated prediction information.

Background Art

In general, finance means the activity of managing money based on the supply and demand relation of money, that is, managing money in financial markets where currencies, that is, means for transferring values, are flowing. In the financial markets, by participating in financial transactions, a user of financial information has an advantage that the user can understand and predict the overall trend of the financial markets.

As conventional solution providers of financial information became available from all parts of the world through the Internet, the information user accesses desired information using a wired or wireless telecommunications terminal whenever it is necessary.

Though the convenience of information networks providing financial information through the Internet attracted clients' attention in the beginning, information users soon lost interests due to the simplicity of the financial information. Therefore, it is needed to provide a solution for providing stock related information coupled with a variety of additional services, entertainment,

and advantages. That is, the existing service providers for financial information have to develop new attractive items utilizing web servers and the Internet.

In the Korea Patent Laying-Open Publication No. 2000-49374, a method for stock race game on the Internet was disclosed. According to the disclosure, individual issues of all types of real stock markets are runners of the stock race game and Internet users make bets as desired on respective runners, using real or cyber money. That is, a user plays the game for predicting the earning rate of a share issue as playing a horse race game.

However, because the betting rules of the horse race game are applied to the game, the user can select only one share issue when a rule for betting on a fastest horse or one of two fastest horses is applied, or only two share issues when a rule for betting on two fastest horses is applied. Also, since a portfolio is made synthetically regardless of business types, the number of interesting share issues is limited and the user cannot enjoy the game by business type.

Therefore, it is difficult for the users of the game to learn in detail the principles of investment in real stock markets, or to obtain a variety of investment information on share issues by business type, which they are interested in.

Disclosure of the Invention

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To solve the above problem, it is a first object of the present invention to provide a method and apparatus for an online index prediction game of financial assets, in which a user plays a betting game by predicting a variety of indices, for example, earning rates of international financial assets, including foreign exchange, stocks, futures, and financial options, so that the user understands the principles of investment in financial assets and accurate predictions about financial asset market are enabled by using accumulated prediction information.

To solve the above problem, it is a second object of the present invention to provide a method and apparatus for an online index prediction game of financial assets, in which a user plays a slot machine game with a combination of index

prediction information on at least three or more financial assets or share issue groups so that the amusement of the game is doubled.

To accomplish the above object of the present invention, there is provided an online index prediction game method of financial assets, in which the indices of financial assets in real transactions are predicted through a computer network, the method including the steps of displaying a game screen for predicting the indices of the financial assets in real transactions; registering a combination of prediction information, by inputting index prediction information for each of a plurality of financial asset groups on the game screen; betting cyber money on the input combination of prediction information before real transactions begin; making real information on indices of the financial assets at the time when the real transactions ends; determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the indices referring to the produced real information; and paying prize money according to the correct prediction ranking order.

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It is preferable that the financial assets is one of stocks, foreign exchange, futures, financial options, or a combination thereof, and the stocks are stocks of any one of Korea Stock Exchange (KSE), Korea Securities Dealers Automated Quotation (KOSDAQ), the 3rd market (for over-the-counter trading of securities), the international stock market, and a mock stock market. It is preferable that the mock stock market is operating on the WorldWideWeb, in which entertainers stock or politicians' stocks are traded. For example, in a stock market, the plurality of financial assets are classified by business types, that is, food and beverage, textile, chemical, metal, electronics and telecommunications, construction, and finance, or by market, that is, KSE, the 3rd market, NASDAQ, and JASDAQ.

It is preferable that the game screen is formed as the screen structure of a slot machine and each of the plurality of financial asset groups corresponds to one cell block of N x N blocks of the slot machine screen. It is also preferable that whether or not the bet combination of prediction information makes a correct

prediction is determined by whether or not prediction indices by a width line, a length line, a diagonal line, or a combination thereof in the N x N block of the slot machine screen is equal to the real indices of a predetermined game rules.

It is preferable that the prize money, which is awarded when prediction is correct, is accumulated on the betting money in the next successive bet and the indices may include each share issue code and share issue name, current price, sell orders, buy orders, transaction amount, up/down, earning rates, closing price, ceiling price, highest price, lowest prices, up/down scope, synthetic stock price by market, etc., between the beginning and closing of the market in stock's case.

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Here, the indices include comparisons with previous month, previous week, previous day, and previous hour. It is preferable that a variety of indices are set according to each financial asset.

It is preferable that a site administrator or the site user sets at least one or more portfolios for each of the plurality of financial asset group on the game screen.

It is preferable that when the site user sets the portfolio, real investment share issues of the user through home trading can be automatically set as share issues of related business types, that is, the portfolio.

To accomplish the above object of the present invention, there is provided an online index prediction game apparatus of financial assets, in which the indices of financial assets in real transactions are predicted through a computer network, the apparatus includes a member database; a user betting information database; an administrator betting game database; a real financial asset index database; a storing means for storing an online index prediction game program of financial assets; and a processor for performing the index prediction game program stored in the storing means; providing online a game screen for predicting the indices of financial assets which are actually traded; registering the combination of index prediction information for each of a plurality of financial assets, which is input on the game screen, and the amount of cyber money bet on the input combination

of index prediction information before real transactions begin in the user betting information database; receiving real index information of the financial assets of the real transaction closing time from a related web server; registering the received information in the real financial asset index database; determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the indices referring to the registered real information; and registering prize money according to the correct prediction ranking order in the member database of the winner.

It is preferable that cyber money of the game apparatus can be changed to or used as cash. That is, the cyber money can be changed to cash depending on a method, time, and rate, and can be used in financial services, additional service, electronic commerce, and shopping malls on the Internet. If the cyber money is all spent, cyber money can be recharged by a cyber money recharging method provided by a web server. That is, if the user clicks on a banner, or watches diverse moving picture advertisement, the user can receive cyber money in return. In addition, if the user recommend a new member, or frequently provides opinions to bulletin boards or cyber conference rooms, that is, if the user actively participates in the site related activities, the user can receive cyber money. Meanwhile, if the user clicks on stock information, predicted issue, etc., provided in the betting tip of the present invention, cyber money for the user is automatically recharged.

Brief Description of the Drawings

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- FIG. 1 is a schematic diagram of the structure of an online index prediction game system of financial assets according to the present invention;
- FIG. 2 illustrates the structure of a member database (MDB) according to the present invention;
- FIG. 3 illustrates the structure of a user betting information database (UBDB) according to the present invention;

FIG. 4 illustrates the structure of an administrator betting game database (ABDB) for a betting game formed with 1 line of 5 portfolios;

- FIG. 5 illustrates a preferred embodiment of a real financial asset index database (RFIDB) according to the present invention;
- FIG. 6 illustrates a preferred embodiment of a virtual financial asset index database (VFIDB) according to the present invention;
- FIG. 7 illustrates the structure of a personal investment details database (PIDB) according to the present invention;
- FIGS. 8A and 8B show a flowchart for explaining the operation of a first preferred embodiment of a slot-machine-type game method, which is geared to real stock markets, according to the present invention;
- FIGS. 9 through 19 illustrate screen states for explaining the operation of the first embodiment;
- FIG. 20 illustrates a game main screen of a second preferred embodiment of a slot-machine-type game method, which is geared to real stock markets, according to the present invention;
- FIGS. 21 through 26 illustrate screen states of a third preferred embodiment of a slot-machine-type game method, which is geared to real stock markets, according to the present invention.

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100: WEB SERVER 102: DB SERVER

104: MEDIA SERVER 106: SWITCHING HUB

108: ENCODING COMPUTER 200: INTERNET

300: REAL FINANCIAL ASSET INDEX PROVIDER

25 400: GATE WAY 402: BASE STATION

500: MOBILE TELECOMMUNICATIONS TERMINAL

Best mode for carrying out the Invention

Referring to accompanying drawings, the structure and operation of

preferred embodiments of the present invention will now be described in detail.

FIG. 1 is a schematic diagram of the structure of an online index prediction game system of financial assets according to the present invention. The game system of FIG. 1 includes a web server 100, a database server 102, and a media server 104, and these servers are connected to the Internet 200 through a switching hub 106. Also, the database server 102 is connected to information providers for real financial asset indices 300, for example, the Financial Computerization Agency, securities companies, and servers for mock stock game services, and receives index information of related real financial assets in real transactions. The media server 104 is connected to an encoding computer 108 and provides in real time Internet broadcasts of moving picture stock information which is produced by the media server 104.

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The web server 106 provides additional service subscribers with real transaction financial information and game information through a wireless telecommunications network via a gateway 400 and a base station 402 to the mobile telecommunications terminals 500 of the subscribers. The information may be provided by an audio response system (ARS).

By accessing the web server 100 through the Internet from computers in Internet cafes, or their own personal computers 600, users of a game of the present invention access a web site for the game.

The database server 102 manages a member database (MDB), a user betting information database (UBDB), an administrator betting game database (ABDB), a real financial asset index database (RFIDB), a virtual financial assets index database (VFIDB), and personal investment details database (PIDB).

FIG. 2 illustrates the structure of the member database (MDB) according to the present invention. The MDB has fields for IDentification (ID), a password, a name, sex, a resident registration number, a birth date (lunar/solar), an e-mail address, an occupation, a zip code, an address, a phone number, registration of additional service 1, registration of

additional service 3. Here, registration of additional service field indicates whether or not an additional service, such as audio response service, is subscribed.

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FIG. 3 illustrates the structure of the user betting information database (UBDB) according to the present invention. The UBDB has fields for the user-selected ranking of a first group, the user-selected ranking of a second group, the user-selected ranking of a third group, the user-selected ranking of a fourth group, the user-selected ranking of a fifth group, user's cyber money, betting amount, prize money before depositing, the number of successive bets, the amount of successive bets, the date of betting, weekly earning rates, and user ID. Here, issue information (issue code) of a share issue which is expected to record the highest earning rate in a group (business type) is stored in the field for the user-selected ranking of each group. The user cyber money indicates the total amount of cyber money a user can use. The betting amount is the amount of betting money a user makes in one bet. The prize money before depositing is the prize money a user is awarded because of correct prediction in the game.

FIG. 4 illustrates the structure of the administrator betting game database (ABDB) for a betting game formed with 1 row of 5 portfolios. The ADBD has fields for 5 share issue names of the first group, 5 share issue names of the second group, 5 share issue names of the fourth group, 5 share issue names of the fifth group, the earning rate rank of the first group, the earning rate rank of the second group, the earning rate rank of the third group, the earning rate rank of the fifth group, the earning rate rank of the fifth group, the business type of the first group, the business type of the fourth group, the business type of the fourth group, the business type of the fifth group, and date of input.

FIG. 5 illustrates a preferred embodiment of the real financial asset index database (RFIDB) according to the present invention. The RFIDB has data produced by downloading real stock information from Korea Securities Computer

Co. (KOSCOM), immediately after real transactions end. The RFIDB has fields for share issue codes, share issue names, comparison with previous day, current price, sell orders, buy orders, transaction amount, rise or fall, earning rates, date of input, etc.

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FIG. 6 illustrates a preferred embodiment of the virtual financial asset index database (VFIDB) according to the present invention. The VFIDB provides virtual stock information which is regenerated based on accumulated data through betting games. The VFIDB has fields for share issue codes, share issue names, comparison with previous day, current price, sell orders, buy orders, transaction amount, rise and fall, earning rates, date of input, etc.

FIG. 7 illustrates the structure of the personal investment details database (PIDB) according to the present invention. The PIDB has fields for investment details, cyber money, betting amount, prize money before depositing, the number of successive bets, the amount of successive bets, betting date, weekly earning rate, user ID, etc.

FIGS. 8A and 8B show a flowchart for explaining the operation of 1 row of 5 portfolios stock betting game according to the present invention.

First, if a user accesses a site for financial assets games, for example, a site having domain name "STOCKMACHINE.COM", a home page screen as shown in FIG. 9 is displayed. If the user clicks on a member registration button in the home page screen in step 800, a member registration screen is displayed in step 802. In the member registration screen, the user clicks on a button for an agreement in step 804, sets an ID and a password, and inputs personal information in step 806. Then, a message for congratulating registration and confirmation screen are displayed in step 808, and the ID, password, and personal information input by the user are registered in the MDB in step 810.

Meanwhile, the administrator of the site prepares a game of a stock game machine of 1 row of 5 portfolios through an administrator terminal in step 812. That is, if 5 share issues are input in each of five business types, a new game is

registered in the ADBD with the date of input in step 814.

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If the user logs in at home page by inputting the ID and password, the screen of the stock game machine, shown in FIG. 9, is displayed in step 816. In the top left-hand corner of the game screen, there are display areas for user's current score, prize money, the number of successive bets, betting amount, etc., an input box for the amount of money, and items for user's selection, including 'deposit', 'successive bet', 'result'; and 'betting'. In the top right-hand corner of the game screen, icons (penguin/lemon/banana/star/star) for the first ranking to the fifth ranking are displayed in order. In the bottom of the game screen, five display areas which are divided by business type, for example, manufacturing, financing, venture companies, banking, and telecommunications, are arranged in a row. Each of five display areas is for displaying share issues. Below each display area, five share issues by business type set by the administrator are displayed.

If the user clicks on one share issue for each business type, that is, one share issue which is expected to record the highest earning rate in each business type in real transaction market, with a mouse in step 818, one share issue in each share issue group is selected in step 820. A check mark is displayed in front of each selected share issue and selected share issues are moved to and displayed in the display area for selected share issues in flash movie motion in step 822. Then, the selected share issues are registered in the UBDB in step 826.

After share issues are selected, if the user inputs the amount of money as shown in FIG. 10 in step 826, the betting amount is input in step 828, and then it is determined whether or not the input amount is effective in step 830. If the amount is effective, the betting amount "1,000" is displayed in the display area of 'betting amount' as shown in FIG. 11 in step 832. As user's cyber money, 99,560, which is obtained by subtracting the betting money from 100,560, is displayed. If the user clicks on selection item 'betting', the betting amount and date are registered in the UBDB in step 834.

Therefore, a record of betting information in the UBDB is newly produced. If the user clicks on selection item 'result' in the game screen in step 836, it is determined whether or not the result can be confirmed at that time in step 838. That is, it is determined whether or not the real market is closed at that time. If the real market is not closed, an icon corresponding to an earning rate ranking according to transaction results in the real market till that time is displayed in the display area. Therefore, the user can obtain information on the ranking till that time.

If the real market is closed in step 838 and calculation is finished, it is determined whether successive bet or bet money exists in step 840, and it is determined whether or not a share issue is selected in step 842. Information on the share issue, which the user selected, the real index of each share issue, and earning rates are downloaded from the Stock Network System (Stock-Net) in step 844. A real ranking order table by share issue is produced based on the downloaded real information in step 846. In the selection share issue display area, an image in which icons corresponding to the first through fourth ranking share issues are going around in flash movie motion is displayed and the motion is stopped at the icons of share issues selected by the user as shown in FIG. 12 in step 848. Therefore, the combination of stopped icons is displayed as the result of the user's betting.

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According to the displayed result, the score is calculated according to a score table in step 850. In the drawing, there are 4 penguins and 1 lemon and therefore the prize money is 6,000. It is determined whether or not awarded prize money exists according to the result of calculation in step 852, and if the awarded prize money exists, it is determined whether or not a successive bet exists in step 854. If the successive bet does not exist, a question is given to the user about whether to deposit or to successively bet the prize money in step 856. If the user wants to deposit, cyber money and bonus are deposited to the user's database in step 860. In FIG. 13, betting money 1,000 and prize money 6,000 were

deposited and the user's cyber money became 106,560.

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If no prize money is awarded in step 852, the betting money is subtracted from the user's cyber money and the user's database is updated in step 864.

If a successive bet exists in step 854, step 856 is performed after adding successive betting bonus to cyber money awarded as prize money.

If the user successively bets in step 856, it is determined whether or not it is Friday in step 866. If it is not Friday, as shown in FIG. 14, "7,000-1 time", the amount of successive bets and the number of successive bets are registered in the database in step 870.

If it is Friday in step 866, a message, "Successive betting is available only from Monday to Thursday," is displayed in step 868 and step 856 is performed in step 868.

As shown in FIG. 15, if the user clicks on selection item 'watch score table', the score table is displayed. In the score table, prize money by class is set according to a combination of earning rate rankings selected in each group.

If the user clicks on "betting guide" in the home page, the screen shown in FIG. 16 is displayed. Referring to the screen of FIG. 16 as a guide, the user can make a bet.

If the user clicks on "betting tip" in the home page, latest information related to real transaction financial assets, shown in FIG. 17, is displayed. Referring to this information, the user gets a help in predicting earning rate rankings when the user makes a bet in the game. In addition, if the user clicks on information provided in the betting tip, a predetermined amount of cyber money is automatically transferred to the user's cyber money account. Therefore, the betting tip can make the user frequently use information in the betting tip.

If the user clicks on "hall of honor" in the home page, the screen shown in FIG. 18 is displayed. In the screen of FIG. 18, five users having the highest weekly earning rates and five users having the largest assets are displayed. Also, if the user clicks on one among the five users having the highest weekly

earning rates on the screen of FIG. 18, the screen of FIG. 19 is displayed so that betting details till that time is shown. Therefore, the user can refer to prediction experiences of the best users having higher accuracy, and can get advice from them through chatting so that the user can use their help in betting.

As this, by predicting earning rate rankings of the real stock transaction in the game, the user can joyfully learn market trends and the principles of investment, and utilizes the experiences obtained during the game in actual investment by applying the experiences to real transactions.

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FIG. 20 illustrates a game main screen of a second preferred embodiment of a slot machine type game method, which is geared to the real stock market, according to the present invention.

In the top left-hand corner of the game main screen of FIG. 20, display areas for notices of user's current score, prize money, the number of successive bets, and ranking is displayed. In the middle of the screen, there are display areas of five boxes in one row for displaying selected share issues. Company logos of selected share issues are displayed in the display areas. Through the display areas, advertising effects can be expected by displaying the company logos of the corresponding share issues.

Immediately below the display areas, command buttons for watch score table, deposit, successive bets, and watch result are displayed in one line.

IN the bottom left-hand corner of the game main screen, five display areas for share issue selection, for example, Korea Stock Exchange large cap shares, Korea Securities Dealers Automated Quotation (KOSDAQ) large cap shares, financial stocks, Korea Stock Exchange, KOSDAQ, are arranged in one row. Below each display area, five share issues set by the administrator in each business type are displayed.

If the user places the mouse cursor on a predetermined share issue on the screen, latest new box of the corresponding share issue is displayed in the top right-hand corner of the screen. Therefore, the user can refer to latest news in

selecting the share issue, and the company corresponding to the share issue can obtained company advertisement effects.

FIGS. 21 through 26 illustrate screen states of a third preferred embodiment of a slot machine type game method, which is geared to the real stock market, according to the present invention.

In the first and second embodiments of the present invention, which are described above, the structure of a combination of the game machine has a 1 row of 5 portfolios. But, as shown in FIG. 20, the structure can have 3 x 3 9 blocks, each block having 5 portfolios, like that of a slot machine.

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The third embodiment of FIG. 21 is different from the first embodiment in that the third embodiment has 9 share issue groups compared to 5 share issue groups of the first embodiment. Also, predicted earning rates together with selected share issues, which are predicted to recorded highest earning rates, are input in the third embodiment. If even the earning rate is correctly predicted, prize money for earning rate prediction is added to the prize money for ranking prediction so that the user enjoys specialized prediction and more joyful games, and is led to learn the principles of accurate analysis in real transactions through the game.

In the top left-hand corner of the screen of the third embodiment of FIG. 21, display areas for share issue selection for each business type and input boxes for rising rates are arranged in a 3×3 array. In the bottom left-hand corner of the screen, the rising rates and expected closing prices of selected share issues are displayed in a 3×3 array.

in the right-hand corner of the screen, 9 selected share issues selected in the left-hand corner of the screen are displayed in a 3 x 3 array, and command buttons for score table, betting, betting result, and successive bets, the current score of the user, and input space for betting amount are displayed.

Therefore, as shown in FIG. 22, the user selects one share issue in each business type in the top left-hand corner, and , as shown in FIG. 23, the user

inputs predicted rising rates in the rising rate input box. Then, rising rates and predicted ending prices of the corresponding share issues are displayed on the bottom left-hand corner.

Referring to FIG. 24, if the user selects both the 3 x 3 share issues and rising rates, selected share issues are displayed in a 3 x 3 array on the right-hand corner of the screen. If the user inputs desired amount of money in the input box for betting amount in the bottom of the screen, and selects a betting command button, the screen of FIG. 25 is displayed so as to indicate the input for betting is completed.

If the user selects the result command button in FIG. 26, a predicted score is displayed on the top left-hand corner of the screen.

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In the first through third embodiments described above, the administrator sets in advance business types and share issues to be applied. But, the user may directly set the business types and share issues of the real stock market and then bet. In the third embodiment, real investment share issues of the user through home trading can be automatically set as the portfolio. In this case, since the user can directly make portfolios, more diverse games are available. Also, since each user may be interested in different share issues, business types or share issues a user is interested in are selected so that investment direction can be experienced through the game. Therefore the user can obtain accurate prediction information on the desired business types and share issues in the real markets.

In the preferred embodiments of the present invention, one financial asset, that is stock, is explained, but the present invention can be applied to a plurality of financial assets at the same time in a simultaneous betting game. For example, each of Korea Stock Exchange, KOSDAQ, the 3rd Market (for over-the-counter trading of securities), NASDAQ can be a group, and a game, in which an share issue having the highest earning rate is predicted in each group, can be played. Also, each of foreign exchange market, international stock price indices,

international futures market, and bond market, can be a group, and a game, in which the index of each group is predicted, can be played.

Additionally, in the present invention, through the ARS, game state information or real transaction stock information can be provided through a mobile telecommunications terminal such as a cellular phone, PCS phone, IMT-2000 phone. If the user subscribes the ARS, all information services in the home page can be provided in a voice form. Therefore, the additional service subscriber can hear through ARS betting state of stock machine according to the present invention, with doing other works.

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Industrial Applicability

As described above, in the present invention, the user can learn the principles of financial market or principles of investment through the game on diverse financial assets. Also, it is possible to make a simulation game about social, cultural, and personal influential factors related to indices. Particularly, as for financial assets game, by accumulating information on the betting of a user who is participating in the game, a reliable database can be established for experts of each field as a prediction system covering overall financial markets.

While this invention has been particularly shown and described with reference to preferred embodiments thereof, it will be understood by those skilled in the art that various changes in form and details may be made therein without departing from the spirit and scope of the invention as defined by the appended claims.

What is claimed is:

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1. An online index prediction game method of financial assets, in which the indices of financial assets in real transactions are predicted through a computer network, the method comprising the steps of:

displaying a game screen for predicting the indices of the financial assets in real transactions;

registering a combination of prediction information, by inputting index prediction information for each of a plurality of financial asset groups on the game screen;

betting cyber money on the input combination of prediction information before real transactions begin;

making real information on indices of the financial assets at the time when the real transactions ends;

determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the indices referring to the produced real information; and

paying prize money according to the correct prediction ranking order.

- 2. The online index prediction game method of claim 1, wherein the financial assets is one of stocks, foreign exchange, futures, financial options, or a combination thereof.
- 3. The online index prediction game method of claim 2, wherein the stocks are stocks of any one of Korea Stock Exchange (KSE), Korea Securities Dealers Automated Quotation (KOSDAQ), the 3rd market (for over-the-counter trading of securities), the international stock market, and a mock stock market.
- 4. The online index prediction game method of claim 3, wherein the mock stock market is operating on the WorldWideWeb, in which entertainers stock or

politicians' stocks are traded.

5. The online index prediction game method of claim 1, wherein the game screen is formed as the screen structure of a slot machine.

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- 6. The online index prediction game method of claim 5, wherein each of the plurality of financial asset groups corresponds to one cell block of N x N blocks of the slot machine screen.
- 7. The online index prediction game method of claim 6, wherein whether or not the bet combination of prediction information makes a correct prediction is determined by whether or not prediction indices by a width line, a length line, a diagonal line, or a combination thereof in the N x N block of the slot machine screen is equal to the real indices of a predetermined game rules.

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8. The online index prediction game method of claim 1, wherein the prize money, which is awarded when prediction is correct, is accumulated on the betting money in the next successive bet.

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9. The online index prediction game method of claim 1, wherein the indices are earning rates of real transactions in a period from the beginning to the end of the real transactions.

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- 10. The online index prediction game method of claim 1, wherein a site administrator sets at least one or more portfolios for each of the plurality of financial asset group on the game screen.
- 11. The online index prediction game method of claim 1, wherein the site user sets at least one or more portfolios for each of the plurality of financial asset group

on the game screen

12. The online index prediction game method of claim 1, wherein real investment share issues of the user through home trading are automatically set as at least one or more portfolios for each of the plurality of financial asset group on the game screen.

- 13. The online index prediction game method of claim 1, further comprising the step for providing the result of betting of the game through any one of an audio response system (ARS) or a mobile telecommunications terminal when the user requests.
- 14. The online index prediction game method of claim 1, wherein if the user clicks on betting tip information provided by the administrator, a predetermined amount of the cyber money that is used in the game is deposited as the user's cyber money.
- 15. The online index prediction game method of claim 1, wherein when each of financial assets is selected on the game screen, a box screen showing the latest news of the corresponding financial assets is displayed on the game screen.
- 16. The online index prediction game method of claim 1, wherein when each of the financial assets is selected on the screen, the selected financial asset is expressed by the company logo of the selected financial asset.

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17. An online index prediction game apparatus of financial assets, in which the indices of financial assets in real transactions are predicted through a computer network, the apparatus comprising:

a member database;

a user betting information database;

an administrator betting game database;

a real financial asset index database;

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a storing means for storing an online index prediction game program of financial assets; and

a processor for performing the index prediction game program stored in the storing means; providing online a game screen for predicting the indices of financial assets which are actually traded; registering the combination of index prediction information for each of a plurality of financial assets, which is input on the game screen, and the amount of cyber money bet on the input combination of index prediction information before real transactions begin in the user betting information database; receiving real index information of the financial assets of the real transaction closing time from a related web server; registering the received information in the real financial asset index database; determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the indices referring to the registered real information; and registering prize money according to the correct prediction ranking order in the member database of the winner.

18. An online index prediction game method of financial assets, in which the the earning rates of share issues in real transactions are predicted through a computer network, the method comprising the steps of:

displaying a slot machine game screen for predicting earning rates of share issues in real transactions;

selecting a share issue which is expected to record the highest earning rate among a plurality of share issue in each block of the slot machine game screen, and registering the plurality of share issues, each of which is selected in each block, as one combination of prediction information;

betting cyber money on the input combination of prediction information

before the day's stock market begins;

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producing real information on the day's earning rates of the stock market at the point of time when the stock market closes;

determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the earning rates referring to the produced real information; and

paying prize money according to the correct prediction ranking order.

19. An online index prediction game method of financial assets, in which the the earning rates of share issues in real transactions are predicted through a computer network, the method comprising the steps of:

displaying a slot machine game screen for predicting earning rates of share issues in real transactions;

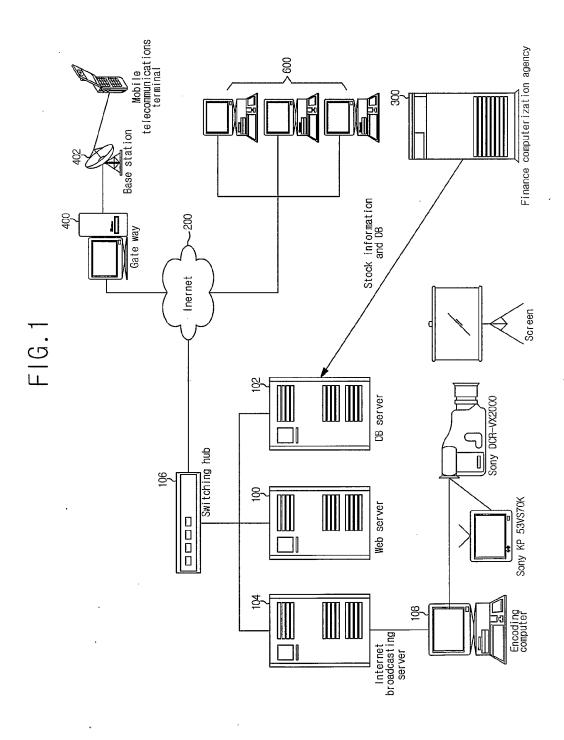
selecting a share issue which is expected to record the highest earning rate among a plurality of share issue in each block of the slot machine game screen, inputting predicted earning rates of the selected share issues, and registering the plurality of share issues, each of which is selected in each block, and their predicted earning rates as one combination of prediction information;

betting cyber money on the input combination of prediction information before the day's stock market begins;

producing real information on the day's earning rates of the stock market at the point of time when the stock market closes;

determining a correct prediction ranking order, by determining whether or not the combination of bet prediction information correctly predicted the earning rates referring to the produced real information; and

paying prize money according to the correct prediction ranking order.



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FIG.2

Member database(MDB)

User 1D
Password
Name
Sex
Resident registration number
Birthday date
Solar/Lunar
E-Mail
Occupation
Zip Code
Address
Telephone number
Additiolal service1
Additiolal service2
Additiolal service3

FIG.3

User betting information database(UBDB)

User-Selected ranking
of first group
User-Selected ranking
of second group
User-Selected ranking
of third group
User-Selected ranking
of fourth group
User-Selected ranking
of flfth group
User's cyber money
Betting amount
Prize money before depositing
The number of successive bets
Amount of successive bets
Date and time of betting(Y/M/D/H/M)
Weekly earning rate
User ID

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FIG.4

Administrator betting game database(ABDB)

Names of five share issues in firth group
Names of five share issues in second group
Names of five share issues in third group
Names of five share issues in fourth group
Names of five share issues in fifth group
Earning rate ranking of first group
Earning rate ranking of second group
Earning rate ranking of third group
Earning rate ranking of fourth group
Earning rate ranking of fifth group
Name of business type of first group
Name of business type of second group
Name of business type of third group
Name of business type of fourth group
Name of business type of fifth group
Date and time of input(Y/M/D/H/M)

FIG.5

Index database of real financial assets(RFIDB)

Share issue code
Name of share issue
Comparison with previous day
Current price
Sell order .
Buy order
Transactionamount
Up/Down
Earning rate
Date and time of input(Y/M/D/H/M)

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FIG.6

Index database of virtual financial assets(VFIDB)

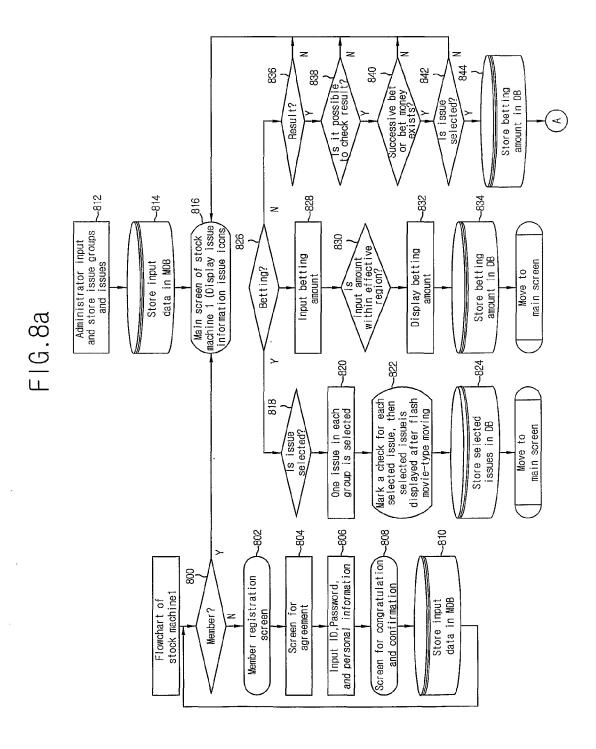
Share issue code
Name of share issue
Comparison with previous day
Current price
Sell order
Buy order
Transaction amount
Up/Down
Earning rate
Date and time of input(Y/M/D/H/M)

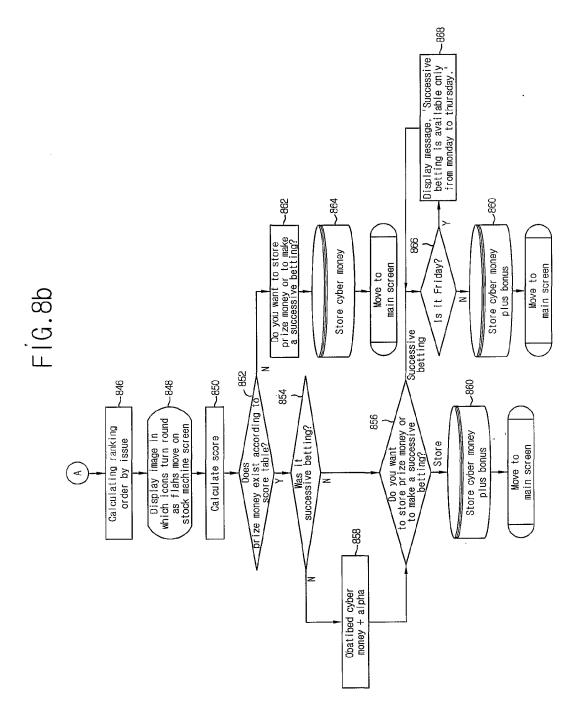
FIG.7

Personal investment details database(PIDB)

Investment details
User's cyber money
Betting amount
Prize money before depositing
The number of successive bets
Amount of successive bets
Date and time of betting(Y/M/D/H/M)
Weekly earning rate
User ID

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Hall of Company Home	Stockmachine stockmachine 1st—Penguin (2) 3rd—Lemon (2) 3rd—Lemon (2) 3rd—Lemon (2) 4th—Star(0 if start is included) (注) 5th—Star(0 if start is included) (注) - Watch score Table
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Home 18"-Penguin **⑤**27"-Lemon **⑤**31"-Banana **⑩**41"-Star(O if start is included) 迷 version 1.0 - Telecommunications - Watch score Table SK telecom

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HANSOL M. com Company Profile * KOREA HOUSING bank * FREETEL stockmachine.com stockmachine Hall of honor ₁ Bank Venture companies conference room Betting ★ DIGITAL WORLD ★Deposit ★Successive betting ★Result ★Betting Successive betting : 0-0 Time Betting ★ HYUMDAl securities - Finance Betting amount: 1000 Current score : 99560 Prize money : 6000 stockmachine Betting guide Amount : 0 - Manufacturing Member registration ¥ SONY Romangello To administrator Bulletin board Introduction of services Password Notice Log-in Q & A 9

11/4/2008, EAST Version: 2.3.0.3

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Betting Betting	Stockmachine Stockmachine Stockmachine 1 **-Penguin 1	stockmachine.com
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Ноше 1st-Penguin **⑤**2rd-Lemon **⑤**3rd-Banana **⑧**4rh-Star(O if start is included) <mark>运</mark>
5rh-Star(O if start is included) <mark>这</mark> version 1.0 - Telecommunications - Watch score Table SHINSEG! telecom HANSOL M.com LG telecom SK telecom Company Profile stockmachine.com FREETEL stockmachine KOREA HOUSING bank KOPEA FORES bank Hall of honor HANVIT bank KOOKWIN bank SHINHAN bank V HANVIT bank Betting conference room - Venture companies SAEROM technology ROMANGELLO DIGITAL WORLD SIALLIANCE DAUM ★Deposit ★Successive betting ★Aesult ★Betting V DAUM Successive betting: 7000-0 Time Betting amount: 0 ➤ GOODWORNING securities Betting tip B TONGYANG securities SAMSUNG securities HYUNDAI securities LG securities Current score : 105560 Prize money : 0 Finance stockmachine Betting guide SAMSUNG electronics Amount : 0 DAEWOO electronics HYUNDAI electronics - Manufactur ing LG electronics SAMSUNG electronics Member registration SONY Romangello To administrator Bulletin board Introduction of services Password Log-in Notice 0 8 A \Box

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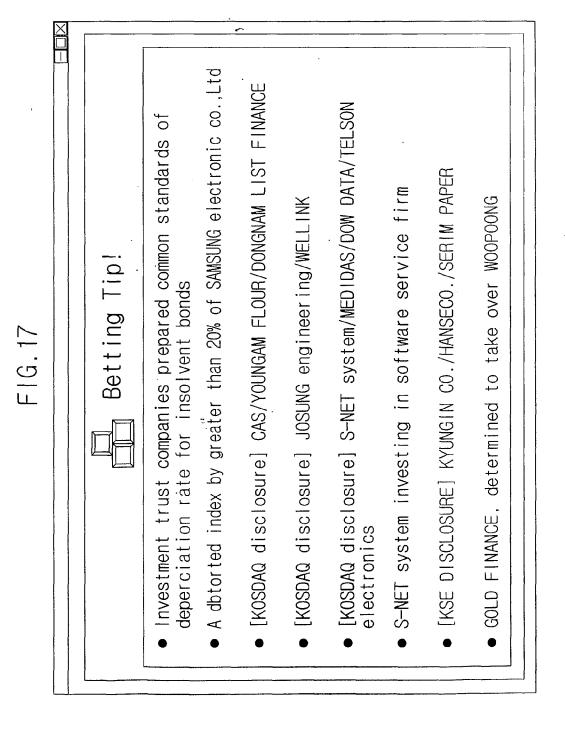
311 Ноше version 1.0 1 Penguin, 2 Lemons, 2 Bananas-2900 1 Penguin, 3 Lemons, 1 Banana-3000 1 Penguin, 1 Lemon, 3 Bananas-2800 Company Profile stockmachine.com 1 Penguin, 4 Bananas-2700 3 Lemons, 2 Bananas-2000 2 Lemons, 3 Bananas-1900 4 Lemons, 1 Banana-2100 Hall of honor Betting Rule 2 Penguins, 2 Lemons, 2 Bananas-3600 5 Bananas-1500 5 Lemons-2300 Score table Betting conference room 3 Penguins, 1 Lemon, 1 Banana-4800 2 Penguins, 1 Lemon, 1 Banana-3800 3 Penguins, 2 Bananas-4600 1 Penguin, 4 Lemons,—3100 2 Penguins, 3 Lemons-4000 3 Penguins, 2 Lemons-5000 4 Penguins, 1 Lemon-6000 4 Penguins, 1 Bnana-5700 Betting 5 Penguins-7000 Betting guide Member registration DAEMOO electr HYUNDA! élect SONY stock Current Prize mo Successi Betting *Deposit ⊁9 LG electronic Amount: V SAUSUNG elect - Manufactur SAUSUNG efectronic Romangello To administrator Bulletin board Introduction of services Log-in Password Notice Q & A

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a beginner, we recommend you to avoid succesive betting betting. as for beginner, first learn through small amount of betting In betting tip, news articles which help to understand latest company Though it is very difficult to do, we recommend brave betting if you corresponding to 20% of previous day's betting is given as bonus for news and economic statistics are provided. therefore, when all this successfully avoid sudden bad factors, your damage from successive betting wil record good score successively though in successive betting money If you have not enough knowledge on stock market and economy, we recommend you to avoid succesive betting, for it is difficult to understand stock market trend well enough. If you can When necessary, brave successive betting is needed information is considered, it will make a good result Betting Guide and then gradually increase betting money 2. Utilize betting at maximum a big one 1. If you are

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Tip!		Current asset	2,246,000	2,207,000	1,345,000	1,285,000	1,198,000	1, 180, 000	
			NAME	byung—jo moon	hyun-soo lim	jung-yon park 1,345,000	sung-jin kim	se-yong ko	ent details.
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Betting Tip!		Current asset	1,345,000 deabak	2,207,000 norip	1,345,000 aeri	1,285,000 coolguy	1,198,000	confirm	
	k, June	Weekly earning rate(%)	350%	334%	316%	245%	233%	ou can	
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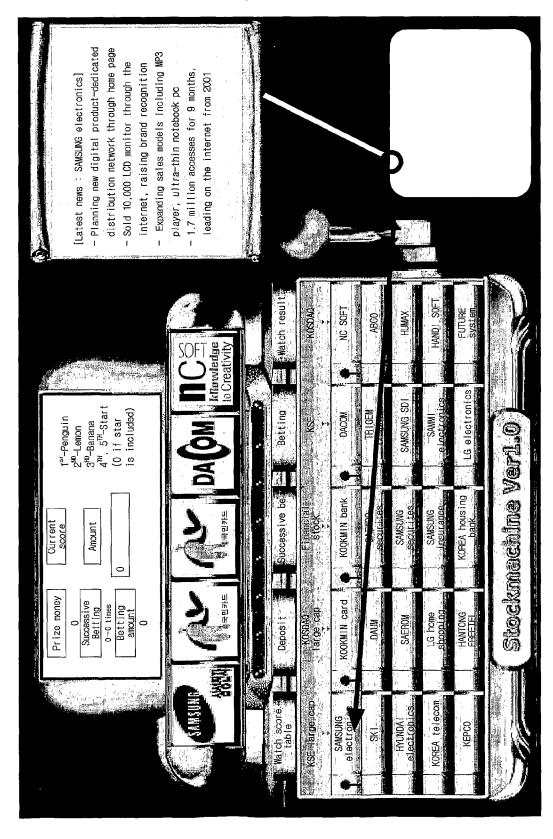
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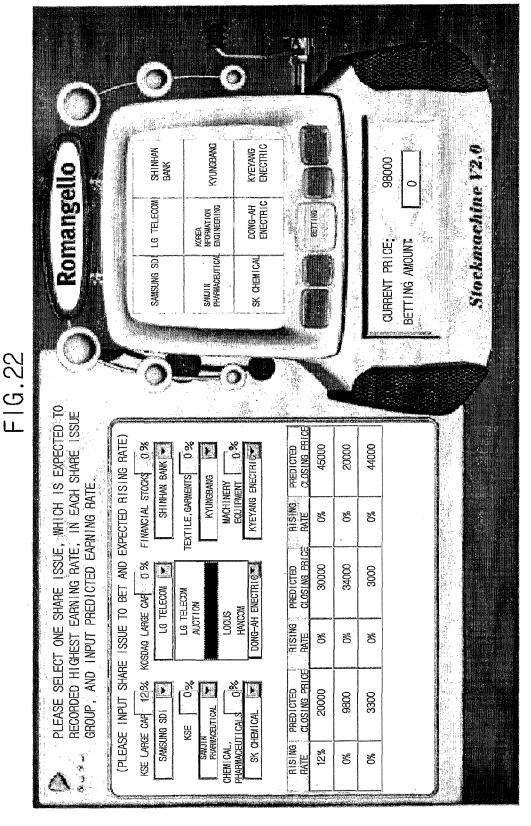
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KYEYANG ENECTRIC KYUNGBANG Stackmerchine 12.0 SHINHAN Romangello KOREA NFORMATION ENGINEERING LG TELECOM DONG-AH ENECTRIC BITTING BETTING AMOUNT: CURRENT PRICE SAMJIN PHARMAGEUTICAL SK STEMICAL POSCO MHIGH IS EXPECTED TO RECORDED HIGHEST EARNING RATE, IN EACH SHARE ISSUE PREDICTED CLOSING PRICE (PLEASE INPUT SHARE ISSUE TO BET AND EXPECTED RISING RATE) EXTILE, GARMENTS 0 % o % 45000 44000 20000 KYEYANG ENECTRIO SHINHAN BANK FINANCIAL STOCKS MACHINERY - F KYUNGBANG GROUP, AND INPUT PREDICTED EARNING RATE. RISING Rate රී % රි PREDICTED CLOSING PRICE PLEASE SELECT ONE SHARE ISSUE, % 0 KOPEA INTORNATION FOR EQUIPMENT 0.3% ° ۵ د DONG-AH ENECTRIC 34000 LG TELECOM 30000 3000 KOSDAQ LARGE CAP KOSDO RISING RATE රී 8 ಕೆ PREDICTED CLOSING PRICE ⇔ % PHARMACEUTI CALS 0 % 20002 9800 3300 SAMJIN PHARMACELTICAL SK CHENICAL KSE LARGE CAR POSCO KSE RISING CHEMICAL. * Š Š 8

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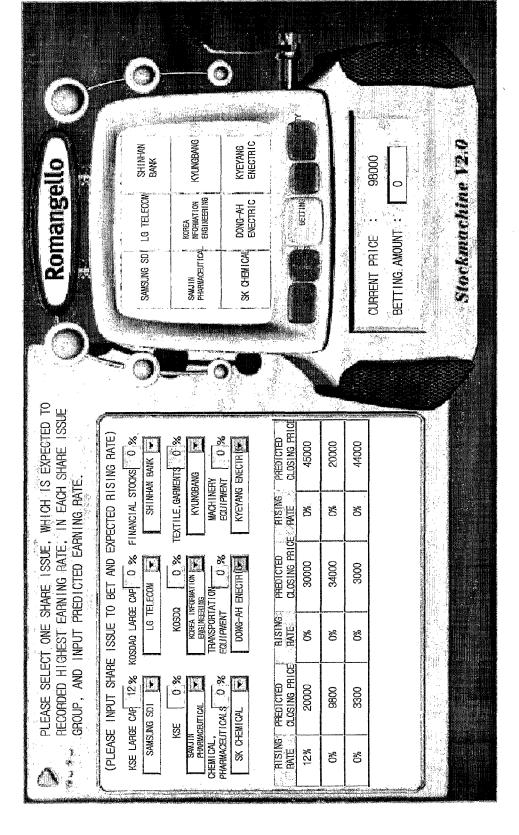
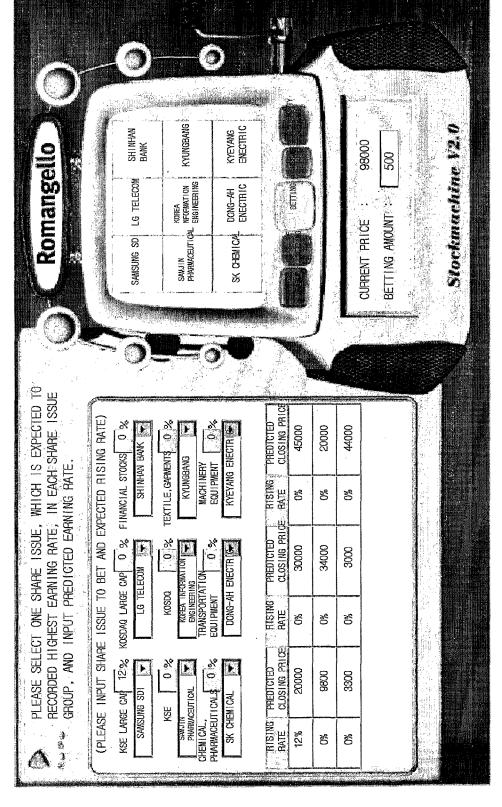


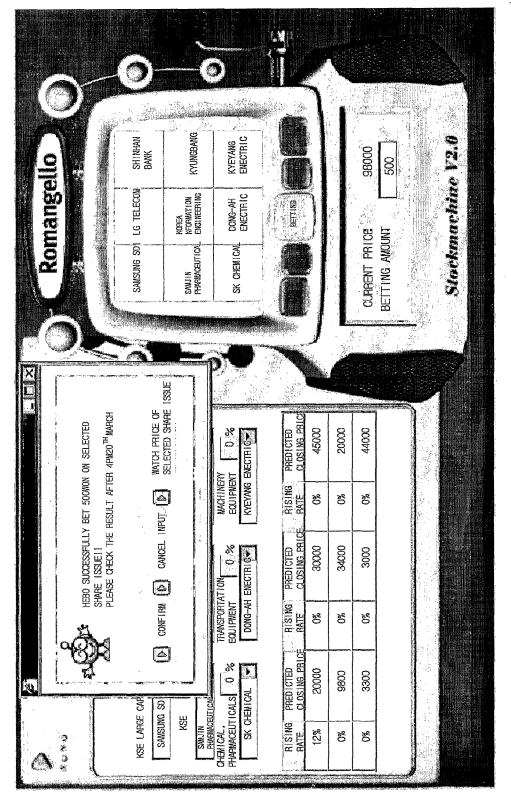
FIG.23



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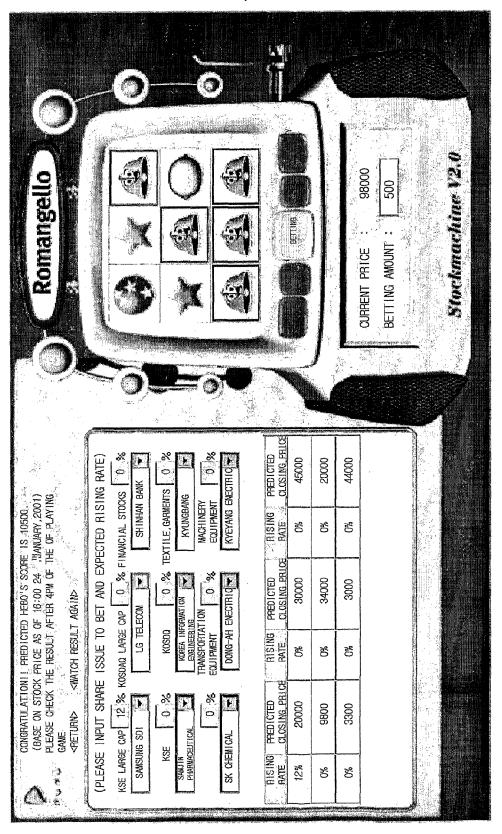
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INTERNATIONAL SEARCH REPORT

Americational application No. PCT/KR01/00565

A. CLASSIFICATION OF SUBJECT MATTER

IPC7 G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimun documentation searched (classification system followed by classification symbols)

IPC G06F 17/60

Documentation searched other than minimun documentation to the extent that such documents are included in the fileds searched

KOREAN PATENTS AND APPLICATIONS FOR INVENTIONS SINCE 1975

KOREAN UTILITY MODELS AND APPLICATIONS FOR UTILITY MODELS SINCE 1975

Electronic data base consulted during the intertnational search (name of data base and, where practicable, search trems used) HTTP://WWW.USPTO.GOV/

(MANUAL SEARCH, 'STOCK OR FINANCE AND GAME')

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US5934674(Bukowsky) August 10, 1999 *Abstract and Claims*	1-19
Y	US6106300(Kiyosaki) August 22, 2000 *Abstract and Claims*	1-19
А	US4775937(Atl Pty. Limited) October 4, 1988 *Whole Document*	1-19
А	US5139269(Peterson) August 18, 1992 *Whole Document*	1-19
A	US5713793(Oris, L.L.C.) February 3, 1998 *Whole Document*	1-19
Α	US5829747(Nebel) November 3, 1998 *Whole Document*	1-19
A	US6189886(Moran) February 20, 2001 *Whole Document*	1-19

	Further documents are listed in the continuation of Box C.		See patent family annex.
*	Special categories of cited documents:	"Τ"	later document published after the international filing date or priority
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	means		being obvious to a person skilled in the art
"P"	document published prior to the international filing date but later	118611	document member of the same patent family
	than the priority date claimed		• •

Date of the actual completion of the international search

30 APRIL 2001 (30.04.2001)

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INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.
PCT/KR01/00565

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US5934674	August 10, 1999	None	
US6106300	August 22, 2000	None	
US4775937	October 4, 1988	None	
US5139269	August 18, 1992	None	
US5713793	February 3, 1998	None	
US5829747	November 3, 1998	None	
US6189886	February 20, 2001	None	
	-		

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